

DOCUMENT RESUME

ED 237 172

JC 830 837

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TITLE Fact Sheet: Financial Aid and Disabled Students.
INSTITUTION American Council on Education, Washington, DC.
HEATH/Closer Look Resource Center.
SPONS AGENCY Department of Education, Washington, DC.
PUB DATE Jan 82
CONTRACT 300-80-0857
NOTE 6p.; For related document, see JC 830 836 and EC 165 111-112.
PUB TYPE Guides - Non-Classroom Use (055) -- Reference Materials - General (130)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Accessibility (for Disabled); College Applicants; *Disabilities; Educational Resources; Financial Aid Applicants; Financial Needs; Information Sources; Mainstreaming; Normalization (Handicapped); Postsecondary Education; Scholarships; *Student Financial Aid; Student Loan Programs; *Vocational Rehabilitation
IDENTIFIERS Fact Sheets; PF Project; Vocational Rehabilitation Act 1973

ABSTRACT

Designed for students, parents, and others who may assist disabled students with financial assistance for postsecondary education, this fact sheet provides an overview of the financial aid system and a brief discussion of the varying roles and responsibilities of those who play a significant part in the process of providing aid to disabled students. Topics include the various types of financial aid, the technical words and phrases used to discuss it, and the process used in its disbursement. Particular attention is given to those expenses which are considered disability-related and suggestions are made about ways in which some of those expenses may be met. There follows a brief description of the Vocational Rehabilitation Agency, the services it may provide, and the interaction between the state Vocational Rehabilitation program and the financial aid office of a postsecondary institution. Finally, suggestions are offered about other possibilities for financial assistance. (LH)

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FACT SHEET: FINANCIAL AID AND
DISABLED STUDENTS

by

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American Council on Education
Washington, DC

January 1982

JC 830 837



FACT SHEET: FINANCIAL AID AND DISABLED STUDENTS

Education beyond high school in the United States is optional but has become a necessary investment in future employment and life satisfaction for many people. Most, however, can't afford this investment without some monetary assistance to meet the cost of postsecondary education. Over the years public and private sources of money have been developed **specifically for education** to provide that help. As increasing, but limited, amounts of money have become available, a fairly standardized method of determining eligibility has evolved to promote equitable disbursement of student financial aid. This process is known as the financial aid system.

The financial aid system is based upon a partnership between the student, parents, postsecondary educational institution, state and federal government and often private resources. For the disabled student the partnership may be extended to include a Vocational Rehabilitation Agency and the Social Security Administration. Such a partnership requires cooperation of all and an understanding by each of his responsibilities within the financial aid process.

Obtaining financial aid can be a complex process. Laws are frequently amended and eligibility requirements, policy, and disbursement of governmental funds continually change. As the cost of higher education rises, knowledge of financial aid becomes imperative for all involved. This fact sheet aims to provide an overview of the financial aid system and a brief discussion of the varying roles and responsibilities of those who play a significant part in the process of providing aid to disabled students. The HEATH/Closer Look staff has prepared it as a resource for the student, parent, and any advisor who may assist disabled students regarding financial assistance for postsecondary education.

The discussion below covers the various **types of financial aid**, the **technical words and phrases** used to discuss it, and the process involved in its **disbursement**. Particular attention is given to those expenses which are considered **disability related** and suggestions are made about ways in which some of those

expenses may be met. There follows a brief **description of Vocational Rehabilitation Agencies**, the services that they may provide, and the interaction between the state VR agency and the Financial Aid Office of a postsecondary institution. Finally, suggestions are offered about **other possibilities for financial assistance**.

WHAT IS FINANCIAL AID?

Financial Aid is a system of economic assistance to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his own and family resources are not adequate to pay for educational and ancillary costs should apply for financial aid through the Financial Aid Office of the institution he plans to attend. Three types of aid are available:

1. Grants—Gifts and scholarships which do not have to be repaid.
2. Loans—Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time.
3. Work—Employment which enables a student to earn a portion of school costs.

The Federal Government contributes to all three types of student financial aid. They are explained in a booklet called *Five Federal Financial Aid Programs, 1981-82: A Student Consumer's Guide*. One or more copies of this booklet may be obtained by writing: B.E.O.G., Box 84, Washington, DC 20044 or calling (202) 472-5080 or (800) 638-6700. The programs described in the booklet include:

- Pell Grants (formerly known as the BEOG or basic Educational Opportunity Grants)
- Supplemental Educational Opportunity Grants (SEOG)
- College Work-Study (CW-S)
- National Direct Student Loans (NDSL)
- Guaranteed Student Loans (GSL)

All of these programs are based upon **financial need** of the student.

WHAT IS FINANCIAL NEED?

The Financial Need of the student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. The formula to determine financial need is the following:

Expenses \$	(-)	Family Contribution \$	(=)	Financial Need \$
Tuition, fees, books and supplies, room, board, transportation, personal expenses, child care, expenses related to disability.*		Amount family and/or student is expected to contribute toward cost of education (summer savings, contribution from income or assets, veterans benefits, social security benefits, welfare, etc.)		May be met by financial aid package

*Some expenses may not be considered in the determination of financial need. See subheading, "What expenses are considered disability related?"

WHAT IS FAMILY CONTRIBUTION?

The family contribution is the amount of money the family of a student is expected to contribute toward the student's college expenses. The family contribution is determined by an assessment of the financial situation of the student which takes various family configurations and expenses into consideration. This information is provided by the student's family on a standardized needs analysis form such as Financial Aid Form (FAF, published by College Scholarship Service, Box 2700, Princeton, New Jersey 08541) or the Family Financial Statement (FFS, published by American College Testing, Student Need Analysis Service, P.O. Box 1000, Iowa City, Iowa 52243). Each institution specifies which form is required or may provide its own form. These forms are available from high school counselors as well as Financial Aid Offices in colleges to which one might apply.

WHAT IS A FINANCIAL AID PACKAGE?

The Financial Aid Package is a combination of financial aid resources put together by the college Financial Aid administrator and designed to meet a student's individual financial need. Two examples of providing for a student's unmet need of \$3000 are:

\$1600 PELL Grant		\$1500 PELL Grant
500 SEOG		1000 CSL
900 CW-S	OR	500 scholarship from a private source
\$3000		\$3000

The amount and types of assistance in a package depend on the student's need, availability of funds at the institution, and funds available outside the insti-

tuition. Thus, a student may be offered two different financial aid packages if he applies to two different schools. It may pay to shop around, but the student should look at more than the total dollars offered to him; he should look at the COST of attending each institution. It is extremely important for the student to examine more than the financial aid offered when determining the educational institution that he plans to attend. There is no guarantee that any one institution will be able to

meet the total financial need of a student, disabled or not.

WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The disabled student is often faced with additional expenses not incurred by the nondisabled student. These may include:

- special equipment related to the disability, and its maintenance.
- expenses of services for readers, interpreters, notetakers, or personal attendant care.
- transportation necessary to pursue an academic program.
- medical expenses relating directly to the individual's disability that are not covered by insurance.

Students should arrange to provide the Financial Aid administrator with documentation of any disability-related expense which would be required to insure attainment of the student's educational goal. Depending upon the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain, the student should check with the Financial Aid Office.

Some of the special equipment and support services may be already available at the postsecondary institution, through public and private community organizations, the state Vocational Rehabilitation Agency, or organizations of and for disabled people. The student should check with the Student Services Personnel, 504 Coordinator, or Disabled Student Office. Probably the most valuable resource to a new student is the network of disabled students already

on campus. Disabled students who have had similar experiences and similar needs are likely to have practical advice and low cost solutions to problems that disabled students frequently meet.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it is still imperative that the student let the Financial Aid officer know of any expenses he will need. Such information may be important in the determination of the student's financial need.

HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to disabled students is often provided by state Vocational Rehabilitation Agencies. In some states there are two agencies: a general agency and one for blind persons only. In other states, there is one agency to serve all disability populations, including the blind. State Vocational Rehabilitation Agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may request a State Higher Education Agency list for your state from the HEATH Resource Center or contact a state education agency or Governor's Committee on Employment of the Handicapped for the telephone number and address of your local agency.

The local Vocational Rehabilitation Agency has Vocational Rehabilitation counselors who can help a disabled person determine eligibility for assistance. The VR program is an **eligibility** program, rather than an **entitlement** program. To be eligible for services, a handicapped individual must have a disability which is a substantial handicap to employment and he must have potential for employment as a result of rehabilitation services. The primary goal of a counselor is to make his client employable; therefore, the counselor may look closely at a student's educational plans in terms of job potential. While initial counseling and evaluation are open to all, the counselor may determine that a client is not eligible for other services based on State Agency policies governing economic need, order of selection, and other policies of the agency.

Among the services that may be provided by Vocational Rehabilitation Agencies are (and these may vary from state to state):

- Tuition expenses;
- Reader services for blind and learning disabled persons and interpreter services for deaf persons; individually-prescribed aids and devices, which are authorized in advance in an individualized written rehabilitation program (IWRP) developed jointly by the client and the counselor;

- Telecommunications, sensory, and other technological aids and devices;
- Other goods and services, to render a handicapped individual employable.

The above items may be subject to a test of a client's ability to pay or to the use of funds from another social service agency before a commitment of VR funds is made. Students are encouraged to apply for grants and other aids first so that VR monies will be available for clients with the most severe disabilities.

IS THERE COORDINATION BETWEEN THE VOCATIONAL REHABILITATION AGENCIES AND THE FINANCIAL AID OFFICES?

Within the last few years most states have developed working agreements between state Financial Aid administrators and Vocational Rehabilitation administrators. These agreements, while not legally binding, allow for a coordinated effort in providing funds for disabled students. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution should follow in determining the aid to be granted to the VR client/student. Through information exchange forms the two offices are kept abreast of what the other is doing. The process is not a simple one; it takes time and a constant determined effort by both offices and the student. Often a student's aid package is calculated and recalculated according to any new information provided by either office.

The disabled student's best bet in the quest for financial assistance is to go as early as possible to both the VR agency where the student is a client and the Financial Aid Office of the institution that the student plans to attend so as to be sure to meet any deadlines. The institution will determine the student's eligibility for student financial assistance and offer a "minimum final award." Meanwhile VR will also determine the student's extra needs as related to his handicap and, if possible, award funds. Whatever is not covered by the VR Agency can be recalculated by the institution into the student's expenses and, if funds allow, the student's award may be increased. It should be noted that even with excellent cooperation between the Financial Aid officer and the Vocational Rehabilitation counselor, there still may be remaining need.

ARE THERE OTHER POSSIBLE SOURCES FOR FINANCIAL ASSISTANCE?

State Programs

Most states now have some form of student assistance. These programs vary by state and so no specific reference can be given. Students should contact

their high school counselor or college Financial Aid administrator for information on the student financial aid program. The Division of Policy and Program Development in the Office of Student Financial Assistance in the Department of Education, 400 Maryland Ave., S.W., Washington, DC 20202 can provide the student with a directory of state grant and loan agencies.

Private Scholarships

A variety of unique situations may make a student eligible for private scholarships. Such scholarships may be researched by using the public library. There are also some very good books which can be purchased or borrowed containing information and advice about scholarships and other financial assistance. See the accompanying fact sheet, "Financial Aid Resources for College Education."

Local service organizations such as the Lions Clubs or Quota International are often good sources for possible funds, equipment or services.

It may also be worthwhile for the student to investigate any local disability organizations such as the National Federation of the Blind, United Cerebral Palsy Association, and Alexander Graham Bell Association (to name only a few).

Supplemental Security Income

Supplemental Security Income (SSI) is a Federal program set up to provide financial assistance to the aged, blind and disabled who have little or no income and resources. The amount of SSI payment is dependent upon the income and resources of the client. (If the student is under 18, the parent's income and resources will be included.) The student should be aware that work study earnings may affect SSI benefits. If the Social Security Administration approves a Plan for Self Support, the student would be able to set aside income and resources that are being used for self support (including special services or equipment) so as not to decrease his SSI Benefits. Plans for Self Support can be developed by Vocational Rehabilitation counselors, public or private social agencies or groups, anyone assisting the student or the student himself. For more information regarding SSI and the Plan for Self Support contact the local Social Security Administration.

Social Security Disability Insurance

The Social Security Disability Insurance (SSDI) program allows eligible disabled persons and their eligible dependents to receive monthly cash benefits

from their Social Security Trust Fund throughout the period of disability. If the parents of the disabled student have filed for Social Security or if a parent is deceased, the student may qualify for SSDI. If the student has worked himself, he also may file. For further information on the student provisions and eligibility requirements of the SSDI program, contact the Social Security Administration.

WHAT ARE SOME OTHER INFORMATION SOURCES?

Talent Search and Educational Opportunity Centers

The Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country—some are a part of a postsecondary institution and some have been established as part of a private or public organization. These programs were set up to provide counseling to disadvantaged and disabled students. One of the responsibilities of the program is to help place students and sometimes help to negotiate financial assistance with the postsecondary institution. For more information on the location of Talent Search and Educational Opportunity Centers contact Fred Sedorchuk, Chief Information Systems and Program Support Branch/DSS, Department of Education, ROB-3, Rm 3319 C, 7th and D Streets, SW, Washington, DC 20202, (202) 245-2424.

In general, the best resource for all students, including those with disabilities, is the Financial Aid administrator at the colleges being considered. The Financial Aid administrator has been trained to understand and explain to inquirers the complex Federal aid programs. In addition, the Financial Aid administrator will be familiar with local, state, and other private sources of scholarships. A student may "shop" at several colleges in this manner. A "smart shopper" will have familiarity with financial aid programs in general so the limited time of the Financial Aid Officer can be used efficiently and wisely.

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January 1982

This Fact sheet was prepared under contract No. 300-80-0857 with the U.S. Department of Education. The contract was awarded to the American Council on Education. The contents do not necessarily reflect the views of the U.S. Government, nor does mention of products or organizations imply endorsement by the U.S. Government.